

**Information to identify the case:**

Debtor 1	<b>James R. Sheller</b>	Social Security number or ITIN	<b>xxx-xx-4890</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<b>Beth A. Sheller</b>	Social Security number or ITIN	<b>xxx-xx-1918</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>21-20462-GLT</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

James R. Sheller

Beth A. Sheller

6/23/21

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
James R. Sheller  
Beth A. Sheller  
Debtors

Case No. 21-20462-GLT  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Jun 23, 2021

User: admin  
Form ID: 318

Page 1 of 3  
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2021:**

Recip ID	Recipient Name and Address
db/jdb	+ James R. Sheller, Beth A. Sheller, 3233 Churchview Ave, Pittsburgh, PA 15227-4303
15346300	+ AHN, Box 645266, Pittsburgh, PA 15264-5250
15346301	+ AHN Emergency Group, Box 14000, Belfast, ME 04915-4033
15346302	+ AHN Jefferson Hospital, 565 Coal Valley Road, Jefferson Hills, PA 15025-3703
15346303	+ Allegheny Clinic Radiology, Box 1198, Somerset, PA 15501-0336
15346304	+ Americollect Ridiculously Nice Collectio, 1851 S Alverno Rd, Manitowoc, WI 54220-9208
15346305	+ Baldwin Emergency Medical Services, Box 18236, Pittsburgh, PA 15236-0236
15346310	+ CBCS, Box 2724, Columbus, OH 43216-2724
15346309	+ Carrington Mortgage Services, Box 660586, Dallas, TX 75266-0586
15346313	+ Credit Collection Solutions, Box 99, Bangor, PA 18013-0099
15346316	+ District Justice Ralph Kaiser, Curry Commons, 5001 Curry Road Unit 2, Pittsburgh, PA 15236-2568
15346317	+ Duquesne Light, Box 67, Pittsburgh, PA 15267-0067
15346318	+ Escallate LLC, Box 645425, Cincinnati, OH 45264-5425
15346320	+ Foundation Radiology, 75 Remittance Dr, Dept 6757, Chicago, IL 60675-6757
15346321	+ Foundation Radiology Group, Box 554895, Detroit, MI 48255-4895
15346322	+ Foundation Radioogy, Box 1198, Somerset, PA 15501-0336
15346325	+ Hayt Hayt Landau, Two Industrial Way west, Eatontown, NJ 07724-2279
15346324	+ Hayt Hayt Landau, 123 S Broad st, Suite 1325, Philadelphia, PA 19109-1000
15346326	+ Jefferson Regional Medical Center, 565 Coal Valley Dr, Jefferson Hills, PA 15025-3703
15346327	+ Legal Tax Service, Box 10020, Pittsburgh, PA 15236-6020
15346332	+ PA American Water, Box 371412, Pittsburgh, PA 15250-7412
15346333	+ Patrnrs in Nephrology and Endocrinology, 5171 Liberty Ave, Pittsburgh, PA 15224-2254
15346336	+ Radius Global Solutions, Box 390846, Minneapolis, MN 55439-0846
15346337	+ Resurgent Capital Services, Box 1410, Troy, MI 48099-1410
15346338	+ Resurgent Capital Services, Box 510090, Livonia, MI 48151-6090
15346340	+ Retina Vitreous, 2000 Oxford Dr, Bethel Park, PA 15102-1846
15346341	+ Rx Tox Inc, 850 Clairton Blvd, Suite 1300, Pittsburgh, PA 15236-4567
15346345	+ South Hills Pain & Rehab, 575 Coal Vallry Rd, Jefferson Hills, PA 15025-3716
15346346	+ South Hills Radiology, 565 Coal Valley Rd, Jefferson Hills, PA 15025-3703
15346347	+ South Park Anesthesia Assoc., 1699 Washington Rd, suite 307, Pittsburgh, PA 15228-1629
15346350	+ US Acute Care Solutions, Box 9820, Coral Springs, FL 33075-0820
15346351	+ XYZ Medical, 1699 Washington Rd, Pittsburgh, PA 15228-1660

TOTAL: 32

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QNLCARDIELLO.COM	Jun 24 2021 03:23:00	Natalie Lutz Cardiello, 107 Huron Drive, Carnegie, PA 15106-1826
smg	EDI: PENNDEPTREV	Jun 24 2021 03:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 23 2021 23:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA

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smg	EDI: PENNDEPTREV	Jun 24 2021 03:23:00	17128-0946 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 23 2021 23:27:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: kburkley@bernsteinlaw.com	Jun 23 2021 23:28:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15346306	+ EDI: CAPITALONE.COM	Jun 24 2021 03:23:00	Capital One, Box 71083, Charlotte, NC 28272-1083
15346308	+ EDI: CAPITALONE.COM	Jun 24 2021 03:23:00	Capital One, Box 30285, Salt Lake City, UT 84130-0285
15346307	+ EDI: CAPITALONE.COM	Jun 24 2021 03:23:00	Capital One, Box 85617, Richmond, VA 23285-5617
15346311	+ Email/Text: bankruptcy@firstenergycorp.com	Jun 23 2021 23:28:00	Collection Service Center, 839 5th Ave, Box 560, New Kensington, PA 15068-6303
15346312	+ EDI: CCS.COM	Jun 24 2021 03:23:00	Credit Collection Services, 725 Canton St, Norwood, MA 02062-2679
15346314	+ Email/Text: bdsupport@creditmanagementcompany.com	Jun 23 2021 23:28:00	Credit Management, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956
15346315	+ Email/PDF: creditonebknofications@resurgent.com	Jun 23 2021 23:44:45	Credit One Bank, Box 60500, City of Industry, CA 91716-0500
15346319	+ EDI: FSAE.COM	Jun 24 2021 03:23:00	First Source, 205 Bryant Woods, Buffalo, NY 14228-3609
15346323	+ Email/Text: reports@halstedfinancial.com	Jun 23 2021 23:27:00	Halstead Finabcial Services, Box 828, Skokie, IL 60076-0828
15346328	+ Email/PDF: resurgentbknofications@resurgent.com	Jun 23 2021 23:45:05	LVNV Funding, Box 10497, Greenville, SC 29603-0497
15346329	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 23 2021 23:44:44	Merrick Bank, Box 660702, Dallas, TX 75266-0702
15346330	+ EDI: MID8.COM	Jun 24 2021 03:23:00	Midland Credit Management, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
15346331	+ EDI: MID8.COM	Jun 24 2021 03:23:00	Midland Credit Management, Box 301030, Los Angeles, CA 90030-1030
15346334	+ Email/Text: info@phoenixfinancialsvcs.com	Jun 23 2021 23:27:00	Phoenix Finacial, Box 361450, Indianapolis, IN 46236-1450
15346335	+ Email/Text: BankruptcyMail@questdiagnostics.com	Jun 23 2021 23:28:00	Quest Diagnostics, Box 7302, Hollister, MO 65673-7302
15346339	+ Email/PDF: resurgentbknofications@resurgent.com	Jun 23 2021 23:45:05	Resurgent Capital Services, Suite 110, MS 576, 55 Beattie Place, Greenville, SC 29601-5115
15346342	+ Email/PDF: resurgentbknofications@resurgent.com	Jun 23 2021 23:45:05	Sherman Originator, Box 10497, Greenville, SC 29603-0497
15346343	+ Email/Text: clientservices@sourcerm.com	Jun 23 2021 23:28:00	Source Receivable Management, Box 4068, Greensboro, NC 27404-4068
15346344	+ Email/Text: clientservices@sourcerm.com	Jun 23 2021 23:28:00	Source Receivable Management, 4615 Dundas Dr, Greensboro, NC 27407-1650
15346348	+ Email/Text: PFS.Analyst@stclair.org	Jun 23 2021 23:28:00	St Clair Hospital, 1000 Bower Hill Rd, Pittsburgh, PA 15243-1899

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15346349 + Email/Text: bankruptcydepartment@tsico.com

Jun 23 2021 23:28:00

Transworld Systems, 500 Virginia Dr, Suite 514,  
Fort Washington, PA 19034-2733

TOTAL: 27

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Deutsche Bank National Trust Company, as Indenture
15346299		Affiliate Asset Solutions, 145 Technology Parkway NW, suite 100, Peachtree, GA

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 25, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2021 at the address(es) listed below:

Name	Email Address
Brad L. Hamric	on behalf of Debtor James R. Sheller hamriclaw@comcast.net
Brad L. Hamric	on behalf of Joint Debtor Beth A. Sheller hamriclaw@comcast.net
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Maria Miksich	on behalf of Creditor Deutsche Bank National Trust Company as Indenture Trustee, for New Century Home Equity Loan Trust 2004-4 mmiksich@kmlawgroup.com
Natalie Lutz Cardello	ncardiello@cardiello-law.com ncardiello@ecf.axosfs.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov

TOTAL: 6